

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Ann Marie Steele
aka Ann M Lindsey
Debtor(s)

Bankruptcy Case No.: 19-24425-CMB
Per February 25, 2021 Proceeding
Chapter: 13
Docket No.: 89 – 70, 85, 86
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated December 29, 2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1,973.00 as of March, 2021. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: West Allegheny School District and North Fayette Township (Cl. #13) .
- ☐ H. Additional Terms:

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.


B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.


Carlota M. Böhm, Judge
United States Bankruptcy Court

Dated: March 2, 2021

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:
Ann Marie Steele
Debtor

Case No. 19-24425-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 02, 2021

User: dric
Form ID: 149

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Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 04, 2021:

Recip ID	Recipient Name and Address
db	+ Ann Marie Steele, 513 California Hollow Road, Imperial, PA 15126-9141
cr	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ THE MONEY SOURCE INC., 14841 DALLAS PKWY SUITE 425, Dallas, TX 75254-8067
cr	+ TOWNSHIP OF NORTH FAYETTE AND WEST ALLEGHENY SCHOO, GRB Law, 437 Grant Street 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES OF AMERICA 15219-6101
15156666	+ Bank of America NA, PO Box 31785, Tampa, FL 33631-3785
15156668	+ Carvana, 63 Pierce Road, Winder, GA 30680-7280
15174775	+ Carvana, LLC, PO Box 29018 Phoenix AZ 85038
15156673	+ Duquesne Light Company, Payment Process Center, PO Box 67, Pittsburgh, PA 15267-0067
15156674	+ First Associates Loan Servicing LLC, as agent for Loan Depot LLC, PO Box 503430, San Diego, CA 92150-3430
15168099	+ Goehring, Rutter & Boehm, 437 Grant Street, Frick Building, 14th Floor, Pittsburgh PA 15219-6107
15156678	+ Lincoln Automotive Financial, 12110 Emmet Street, Omaha, NE 68164-4263
15156679	+ Lincoln Automotive Financial Services, PO Box 62180, Colorado Springs, CO 80962-2180
15156681	+ Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
15156688	+ Quest Diagnostics Venture LLC, PO Box 740717, Cincinnati, OH 45274-0717
15156689	+ Reproductive Health Specialists, 419 Rodi Road, Pittsburgh, PA 15235-4520
15156692	+ The Money Source Inc, 500 South Broad Street, Suite 100A, Meriden, CT 06450-6755
15187038	+ The Money Source Inc., 500 South Broad Street Suite 100A, Meriden, Connecticut 06450-6755
15183792	+ Township of North Fayette & West Allegheny SD, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh PA 15219-6101
15185276	+ UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 03 2021 02:41:27	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15156665	+ Email/Text: bk@avant.com	Mar 03 2021 02:32:00	Avant Credit, Inc, 222 North LaSalle Street, Suite 1700, Chicago, IL 60601-1101
15156667	+ Email/PDF: resurgentbknofications@resurgent.com	Mar 03 2021 02:39:35	CACH LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15156670	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 03 2021 02:31:00	Comenity Bank / Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15156671	+ Email/PDF: creditonebknofications@resurgent.com	Mar 03 2021 02:41:26	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
15156672	+ Email/Text: bnc-quantum@quantum3group.com	Mar 03 2021 02:32:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657

District/off: 0315-2

User: dric

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Date Rcvd: Mar 02, 2021

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15185529	+ Email/Text: kbarkley@bernsteinlaw.com	Mar 03 2021 02:32:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15156676	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 03 2021 02:31:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
15256515	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 03 2021 02:32:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
15156669	Email/PDF: ais.chase.ebn@americaninfosource.com	Mar 03 2021 02:39:31	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
15156680	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 03 2021 02:37:39	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15188654	+ Email/Text: Documentfiling@lciinc.com	Mar 03 2021 02:31:00	LendingClub Corporation, 595 Market St, Suite 200, San Francisco, CA 94105-2807
15156682	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 03 2021 02:32:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15156683	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 03 2021 02:32:00	PA Department of Revenue, Bankruptcy Department, PO Box 280946, Harrisburg, PA 17128-0946
15156684	Email/Text: Bankruptcy.Notices@pnc.com	Mar 03 2021 02:31:00	PNC Bank NA, PO Box 94982, Cleveland, OH 44101
15156685	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 03 2021 02:39:34	Portfolio Recovery Associates LLC, PO Box 12914, Norfolk, VA 23541
15166785	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 03 2021 02:32:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15156687	+ Email/Text: bnc-quantum@quantum3group.com	Mar 03 2021 02:32:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15156686	+ Email/Text: bnc-quantum@quantum3group.com	Mar 03 2021 02:32:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
15156691	+ Email/PDF: gecsed@recoverycorp.com	Mar 03 2021 02:39:31	Synchrony Bank, 950 Forrer Boulevard, Kettering, OH 45420-1469
15156955	+ Email/PDF: gecsed@recoverycorp.com	Mar 03 2021 02:41:24	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15156693	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Mar 03 2021 02:39:42	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
15183517	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Mar 03 2021 02:39:42	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Carvana, LLC
cr		The Money Source Inc.
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court., Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 56302-9617
15183428	*	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15156677	*+	Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027

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15156675	*	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
15173732	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
15180019	*	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15180020	*	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
15156690	##+	ReproSource, 300 Trade Center, Suite 6540, Woburn, MA 01801-7436

TOTAL: 2 Undeliverable, 8 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 04, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 2, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor The Money Source Inc. bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Ann Marie Steele dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Danielle Boyle-Ebersole	on behalf of Creditor Carvana LLC dboyle-ebersole@orlans.com
Jeffrey R. Hunt	on behalf of Creditor TOWNSHIP OF NORTH FAYETTE AND WEST ALLEGHENY SCHOOL DISTRICT jhunt@grblaw.com cnoroski@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8